

Market Conduct Annual Statement for the State of Missouri

Property & Casualty

2009 Data

Industry Averages



October 2010

Private Passenger Automobile Insurance

1. The number of claims closed without payment compared to the total number of claims closed:

Statewide average: **25.1%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
3	18	43	61	38	7	3	0	0	0	0	0

2. Percentage of claims unprocessed at the end of the period:

Statewide average: **10.9%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
3	71	75	16	3	2	0	3	0	0	0	0

3. Percentage of claims paid beyond 60 days:

Statewide average: **15.9%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
2	13	73	40	25	10	2	4	1	1	2	0

Private Passenger Automobile Insurance

4. Non-renewals to policies in force:

Statewide average: **0.5%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
26	137	4	1	1	0	0	1	0	1	0	4

5. Cancellations over 60 days to policies in force:

Statewide average: **0.1%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
77	93	3	4	0	0	0	0	0	0	0	0

6. Cancellations under 60 days to new policies issued:

Statewide average: **1.6%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
71	9	3	4	0	0	0	0	0	0	0	1

7. Suits opened during the period to claims closed without payment:

Statewide average: **2.2%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
59	99	8	2	1	1	1	0	0	0	1	1

Homeowners Insurance

1. The number of claims closed without payment compared to the total number of claims closed:

Statewide average: **26.3%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
2	7	20	46	28	7	3	2	0	1	1	0

2. Percentage of claims unprocessed at the end of the period:

Statewide average: **8.3%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
12	61	23	17	2	1	0	1	0	0	0	0

3. Percentage of claims paid beyond 60 days:

Statewide average: **21.9%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
4	19	28	22	20	14	3	4	1	1	1	0

Non-renewals to policies in force:

Statewide average: **0.7%**

[illegible]

4. Cancellations over 60 days to policies in force:

Statewide average: **0.6%**

[illegible]

Homeowners Insurance

5. Cancellations under 60 days to new policies issued:

Statewide average: **1.6%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
36	70	4	0	1	1	1	0	0	0	0	4

6. Suits opened during the period to claims closed without payment:

Statewide average: **0.8%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
72	44	0	0	0	1	0	0	0	0	0	0